

Fig. 2A

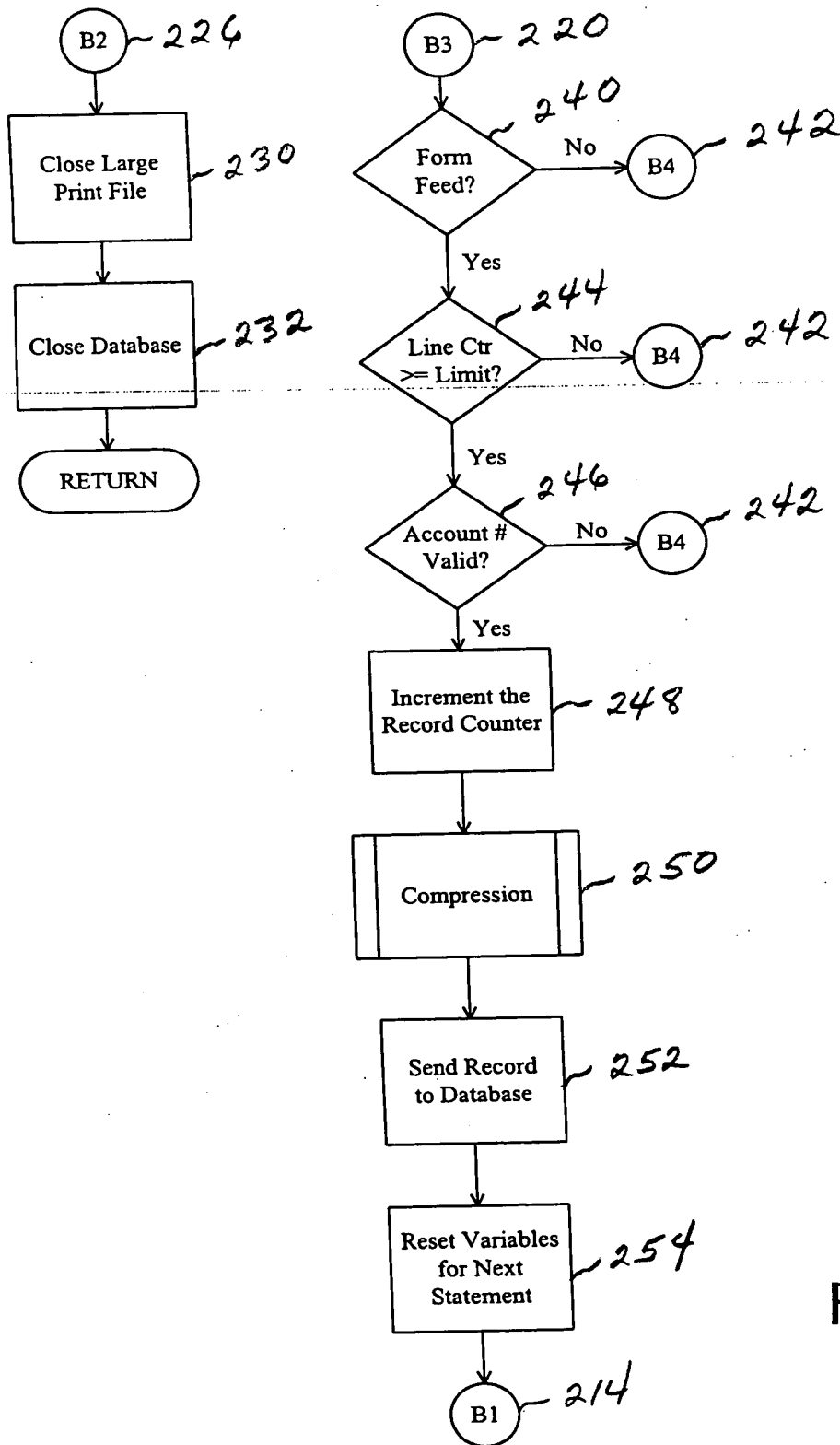
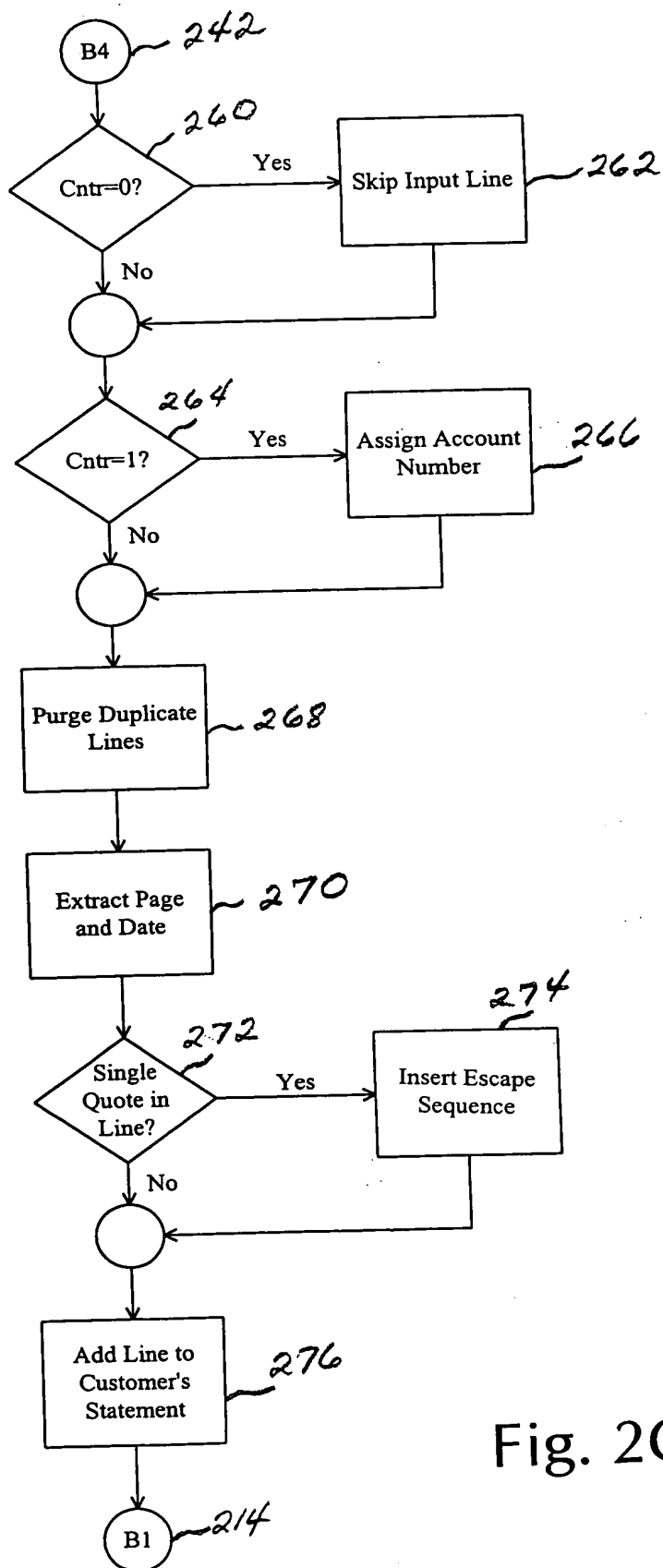


Fig. 2B

002220"49607660



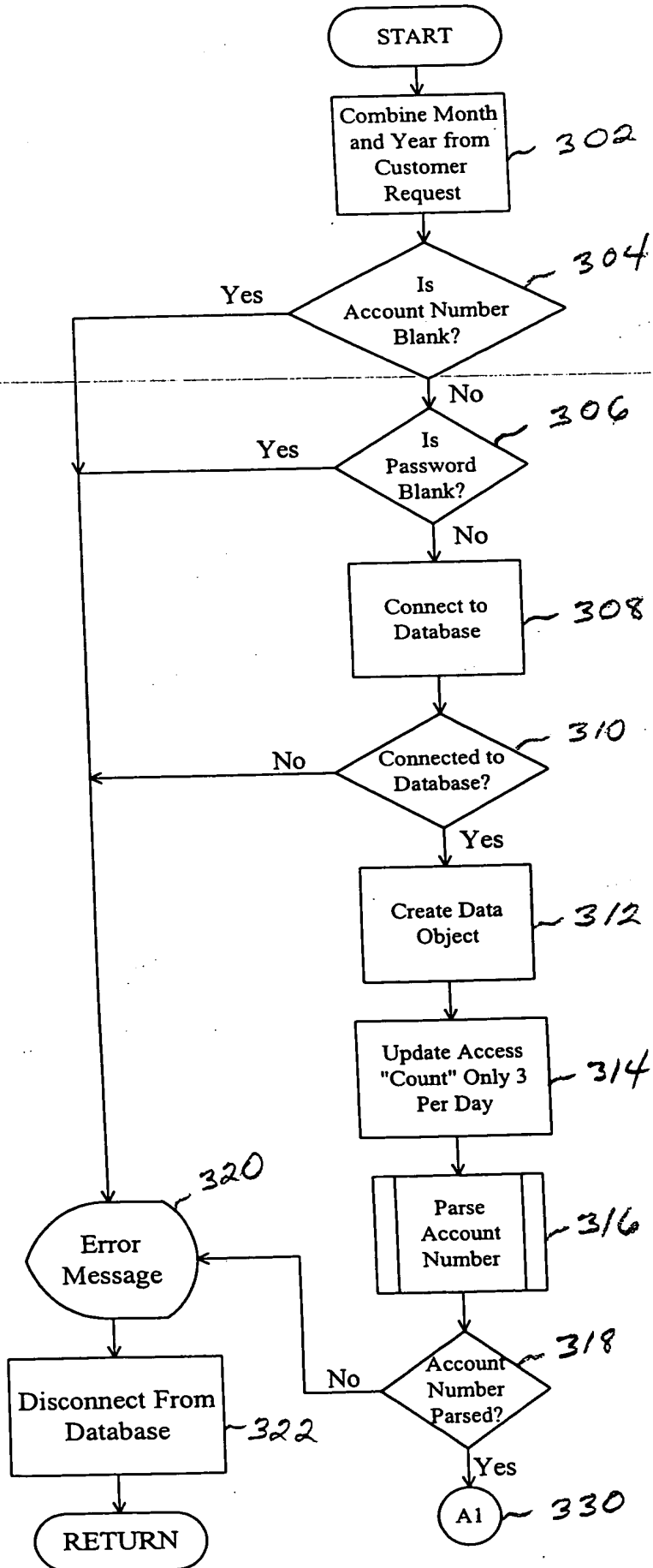


Fig. 3A

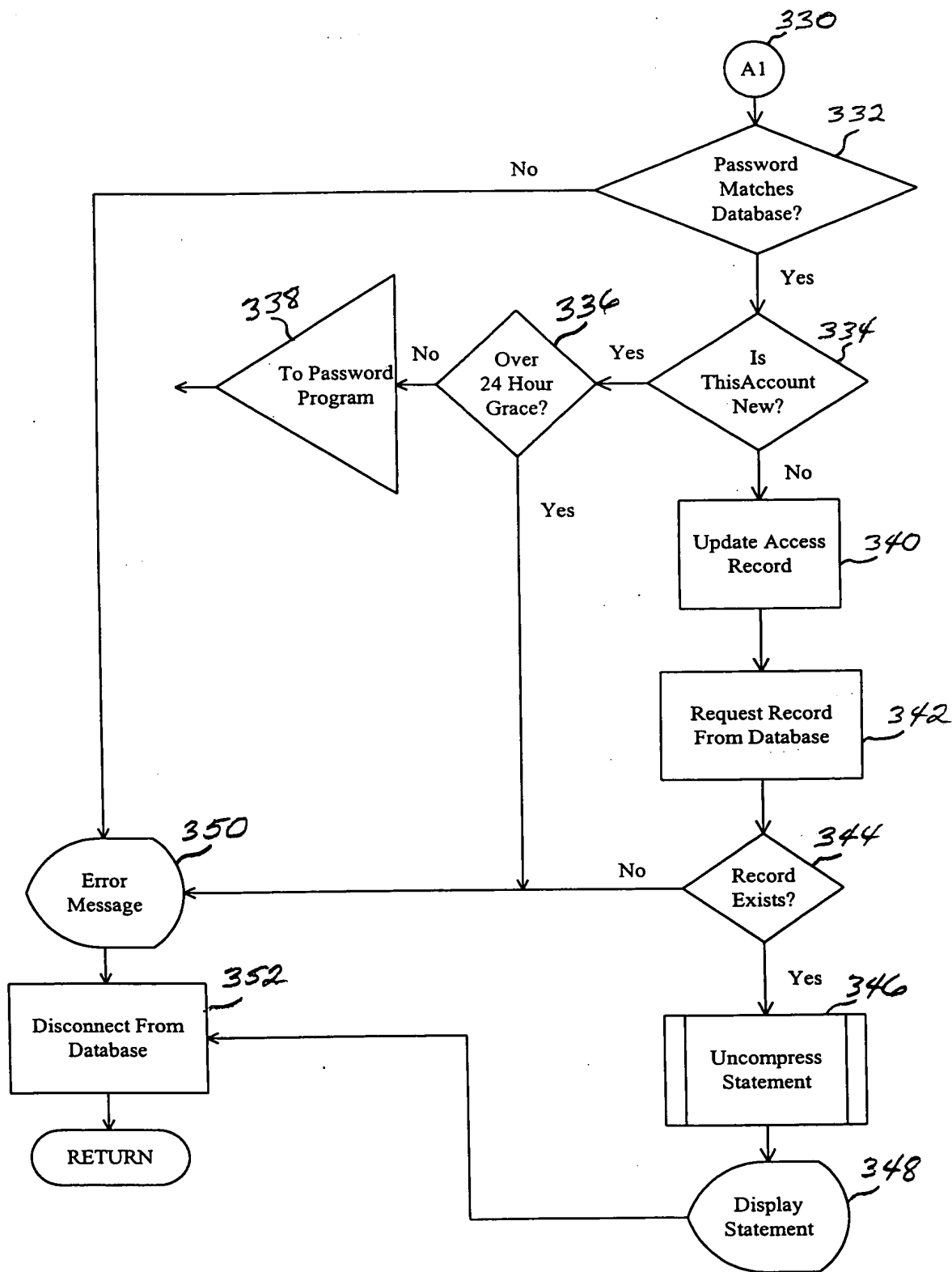


Fig. 3B

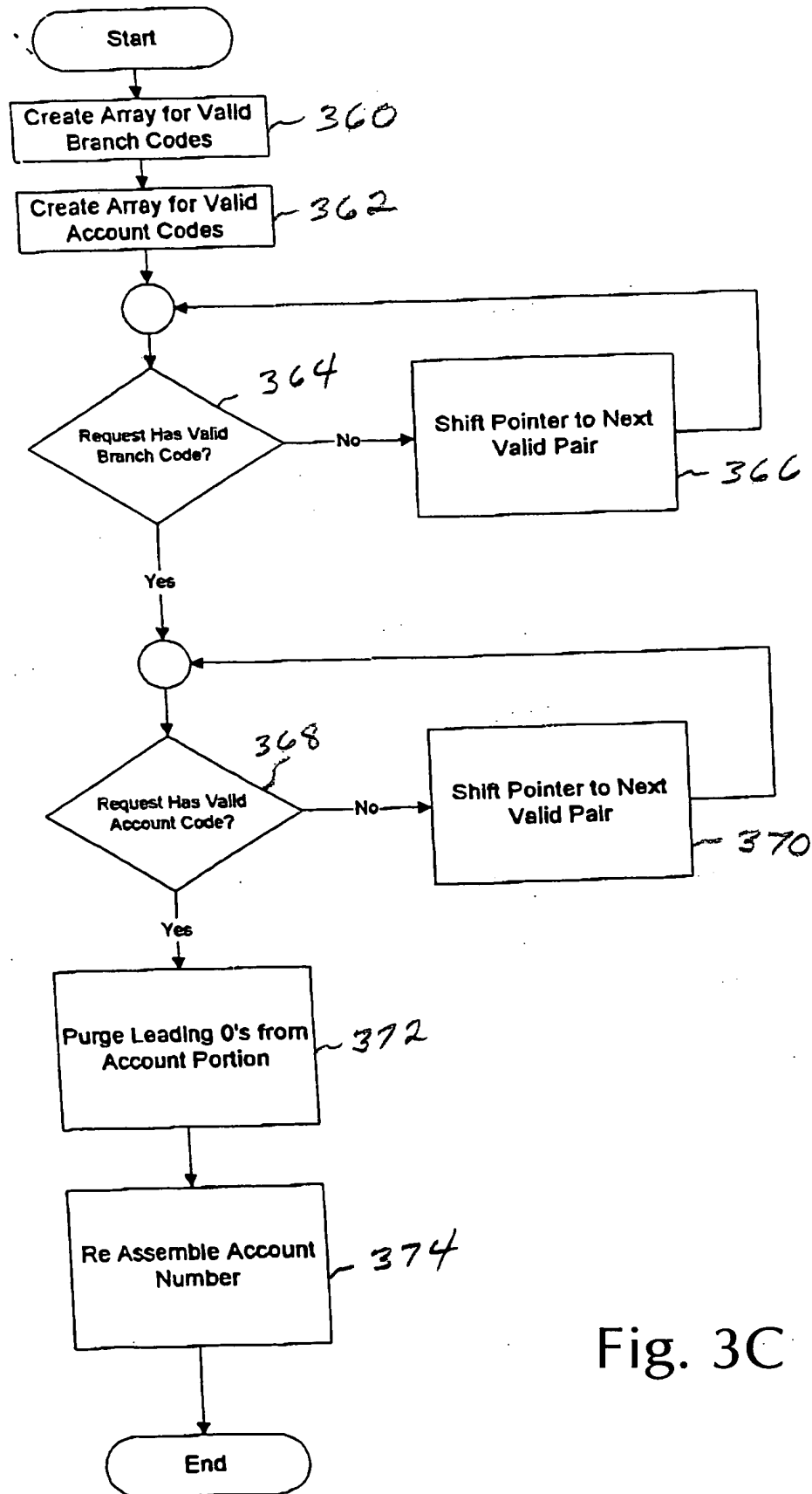


Fig. 3C

092320 49507550



002220" 4950T550

Welcome to Presidential's Online Statements



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Account Number:

Password:

Month:

Year:



514 ~ ● Help



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Fig. 5A

PRESIDENTIAL SAVINGS BANK FSB
INTERNET TEST ACCOUNT #1
4520 E WEST HWY
BETHESDA MD 20814-3319

ACCOUNT 99-99-99999

| STATEMENT END DATE | ACCOUNT NUMBERS | ENDING BALANCES | R-E-M-A-R-K-S AS OF: 30-SEP-97 | PAGE 1 |
|-------------------------------|-----------------------------------------|-----------------|--------------------------------|----------|
| 30-SEP-97 | | | | |
| SUMMARY: | | | | |
| SUPER NOW ACCOUNT 99-99-99999 | | 2,675.15 | YEAR TO DATE INT. | 51.71 |
| ***** SUPER NOW ACCOUNT ***** | | | | |
| 99-99-99999 | | | | |
| DATE | DESCRIPTION | DEPOSITS | WITHDRAWALS | BALANCE |
| 1-SEP-97 | "PREVIOUS BALANCE" | | | 1,444.47 |
| 2 SEP | POS WITHDRAWAL | | 40.70 | 1,403.77 |
| | GIANT OF OLD GEORGETOBETHESDA MD | | | |
| | EFFECTIVE 1 SEP | | 61.00 | 1,342.77 |
| 2 SEP | ATM WITHDRAWAL | | | |
| | ANNAPOLIS EASTPORT ANNAPOLIS MD | | | |
| | EFFECTIVE 1 SEP | | 176.00 | 1,166.77 |
| 2 SEP | ATM WITHDRAWAL | | | |
| | CRESTAR BAWILDWOOD BETHESDA MD | | | |
| | EFFECTIVE 31 AUG | | 90.00 | 1,076.77 |
| 2 SEP | CHECK# 552 | | 52.00 | 1,024.77 |
| 2 SEP | CHECK# 553 | | 101.00 | 923.77 |
| 2 SEP | ATM WITHDRAWAL | | | |
| | CHEVY CHASSAFEWAY #1365 FAIRFAX VA | 5,136.58 | | 6,060.35 |
| 4 SEP | CASH DEPOSIT | | 228.44 | 5,831.91 |
| 4 SEP | CHECK# 554 | | 101.00 | 5,730.91 |
| 4 SEP | ATM WITHDRAWAL | | | |
| | 9280 OLD CIRRUSS ATM BURKE VA | | 420.63 | 5,310.28 |
| 5 SEP | CHECK# 557 | | 51.00 | 5,259.28 |
| 5 SEP | ATM WITHDRAWAL | | | |
| | MELLON BANBETHESDA BETHESDA MD | | 100.00 | 5,159.28 |
| 8 SEP | ATM WITHDRAWAL | | | |
| | PRESIDENTI4520 EAST-WEST HIGBETHESDA MD | | | |
| | EFFECTIVE 6 SEP | | 201.50 | 4,957.78 |
| 8 SEP | ATM WITHDRAWAL | | | |
| | FIRST UNIOKINGS PARK SPRINGFIELVA | | | |
| | EFFECTIVE 7 SEP | | 468.46 | 4,489.32 |
| 8 SEP | CHECK# 556 | | 84.13 | 4,405.19 |
| 10 SEP | CHECK# 569 | | 32.51 | 4,372.68 |
| 10 SEP | CHECK# 558 | | 325.00 | 4,047.68 |
| 10 SEP | CHECK# 559 | | 41.00 | 4,006.68 |
| 10 SEP | ATM WITHDRAWAL | | | |
| | CHEVY CHASSAFEWAY #907 SPRINGFIELVA | | 200.00 | 3,806.68 |
| 11 SEP | CHECK# 570 | | | |

-CONTINUED

CY-31 CO-0000 BA-00 BK-02 08438

Fig. 5B

PRESIDENTIAL SAVINGS BANK FSB
INTERNET TEST ACCOUNT #1
4520 E WEST HWY
BETHESDA MD 20814-3319

ACCOUNT 99-99-99999

STATEMENT END DATE
30-SEP-97

PAGE
2

99-99-99999

| DATE | DESCRIPTION | DEPOSITS | WITHDRAWALS | BALANCE |
|--------|------------------------------------------|----------|-------------|----------|
| 11 SEP | CHECK# 567 | | 40.56 | 3,766.12 |
| 11 SEP | CHECK# 561 | | 1,087.55 | 2,678.57 |
| 11 SEP | CHECK# 568 | | 207.00 | 2,471.57 |
| 11 SEP | CHECK# 565 | | 199.78 | 2,271.79 |
| 11 SEP | ATM WITHDRAWAL | | 101.50 | 2,170.29 |
| | SIGNET/MD 1776 EAST JEFFERSOROCKVILLE MD | | | |
| 12 SEP | CHECK# 562 | | 570.51 | 1,599.78 |
| | EFFECTIVE 11 SEP | | | |
| 12 SEP | CHECK# 572-C | | 200.00 | 1,399.78 |
| 12 SEP | CHECK# 560 | | 25.75 | 1,374.03 |
| 13 SEP | CHECK# 560 | | 201.00 | 1,173.03 |
| 13 SEP | ATM WITHDRAWAL | | | |
| | FIRST VIRG9521 BRADDOCK RD FAIRFAX VA | | 50.00 | 1,123.03 |
| 13 SEP | ATM WITHDRAWAL | | | |
| | PRESIDENTI4520 EAST-WEST HIGBETHESDA MD | | 96.00 | 1,027.03 |
| 15 SEP | ATM WITHDRAWAL | | | |
| | CRESTAR BACATHEDRAL 2 WASHINGTONDC | | | |
| | EFFECTIVE 14 SEP | | | |
| 15 SEP | CHECK DEPOSIT | 72.99 | | 1,100.02 |
| 15 SEP | CHECK# 566 | | 50.00 | 1,050.02 |
| 15 SEP | CHECK# 564 | | 28.12 | 1,021.90 |
| 16 SEP | CHECK# 564 | | 100.00 | 921.90 |
| 16 SEP | POS WITHDRAWAL | | | |
| | GIANT OF M10400 OLD GEORGETOBETHESDA MD | | | |
| 17 SEP | CHECK# 574 | | 39.57 | 882.33 |
| 17 SEP | CHECK# 573 | | 185.22 | 697.11 |
| 17 SEP | POS WITHDRAWAL | | 30.00 | 667.11 |
| | GIANT OF M10400 OLD GEORGETOBETHESDA MD | | | |
| 18 SEP | ATM WITHDRAWAL | | 100.00 | 567.11 |
| | PRESIDENTI4520 EAST-WEST HIGBETHESDA MD | | | |
| 19 SEP | CHECK DEPOSIT | 1,300.00 | | 1,867.11 |
| 19 SEP | CHECK# 563 | | 1,480.67 | 386.44 |
| | EFFECTIVE 18 SEP | | | |
| 19 SEP | ATM WITHDRAWAL | | 20.00 | 366.44 |
| | PRESIDENTI4520 EAST-WEST HIGBETHESDA MD | | | |
| 20 SEP | ATM WITHDRAWAL | | 201.50 | 164.94 |
| | FIRST UNIOKINGS PARK SPRINGFIELVA | | | |
| 22 SEP | CHECK DEPOSIT | 1,550.00 | | 1,714.94 |
| 24 SEP | CHECK# 575 | | 1,000.00 | 714.94 |
| 29 SEP | ATM WITHDRAWAL | | 101.50 | 613.44 |
| | CRESTAR BACONGRESSIONAL ROCKVILLE MD | | | |

CY-31 CO-0000 BA-00 BK-02 08439

-CONTINUED

Fig. 5C

OBLON ET AL (703) 413-3000
DOCKET # 2543-0015-2
SHEET 12 OF 22

PRESIDENTIAL SAVINGS BANK FSB
INTERNET TEST ACCOUNT #1
4520 E WEST HWY
BETHESDA MD 20814-3319

ACCOUNT 99-99-99999

PAGE
3

STATEMENT END DATE
30-SEP-97

99-99-99999

BALANCE

| DATE | DESCRIPTION | DEPOSITS | WITHDRAWALS | BALANCE |
|-----------|-------------------------------------------------------------------------------|----------|-------------|----------|
| 29 SEP | EFFECTIVE 28 SEP JOURNAL CREDIT MONTGOMERY COUNTY PAYROLL | 2,100.23 | | 2,713.67 |
| 30 SEP | EFFECTIVE 30 SEP POS WITHDRAWAL SUTTON PLA10323 OLD GEORGETOBETHESDA MD | | 46.13 | 2,667.54 |
| 30 SEP | INTEREST CREDIT | 7.61 | | 2,675.15 |
| 30-SEP-97 | "NEW BALANCE" | | | 2,675.15 |

| | | | |
|-------------------------|-----------|------------------------|----------|
| TOTAL AMOUNT OF CREDITS | 10,167.41 | TOTAL AMOUNT OF DEBITS | 8,936.73 |
| NUMBER OF CREDITS | 6 | NUMBER OF DEBITS | 42 |
| TOTAL AMT. ATM CREDITS | .00 | TOTAL AMT. ATM DEBITS | 1,704.00 |
| NUMBER ATM CREDITS | 0 | NUMBER ATM DEBITS | 16 |
| TOTAL AMT. POS CREDITS | .00 | TOTAL AMT. POS DEBITS | 216.83 |
| NUMBER POS CREDITS | 0 | NUMBER POS DEBITS | 4 |

***** ANNUAL PERCENTAGE YIELD EARNED (APYE) *****
DAYS IN PERIOD = 30 INTEREST PAID = 7.61
AVERAGE BALANCE = 1,826.95 ANNUAL PERCENTAGE YIELD EARNED = 5.19%

| CHECKS | | | CHECKS | | | CHECKS | | |
|--------|-------|--------|--------|-------|----------|--------|-------|----------|
| ITEM | DATE | AMOUNT | ITEM | DATE | AMOUNT | ITEM | DATE | AMOUNT |
| 552 | 02SEP | 90.00 | 561 | 11SEP | 1,087.55 | 568 | 11SEP | 207.00 |
| 553 | 02SEP | 52.00 | 562 | 12SEP | 570.51 | 569 | 10SEP | 84.13 |
| 554 | 04SEP | 228.44 | 563 | 19SEP | 1,480.67 | 570 | 11SEP | 200.00 |
| * 556 | 08SEP | 468.46 | 564 | 15SEP | 28.12 | * 572 | 12SEP | 200.00 |
| 557 | 05SEP | 420.63 | 565 | 11SEP | 199.78 | 573 | 17SEP | 185.22 |
| 558 | 10SEP | 32.51 | 566 | 15SEP | 50.00 | 574 | 17SEP | 39.57 |
| 559 | 10SEP | 325.00 | 567 | 11SEP | 40.56 | 575 | 24SEP | 1,000.00 |
| 560 | 12SEP | 25.75 | | | | | | |

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Fig. 5D

```

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606
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602
604

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PRESIDENTIAL SAVINGS BANK FSB
INTERNET TEST ACCOUNT #1
4520 E WEST HWY
BETHESDA MD 20814-3319

ACCOUNT 99-99-99999

| STATEMENT | END DATE | ACCOUNT | ENDING | R-E-M-A-R-K-S | PAGE |
|-----------|----------|----------|------------------|---------------|------|
| 30-SEP-97 | NUMBERS | BALANCES | AS OF: 30-SEP-97 | 1 | |

Fig. 6A

002220 4950T50

SUMMARY:
SUPER NOW ACCOUNT 99-99-99999 2,675.15 YEAR TO DATE INT. 51.71
***** SUPER NOW ACCOUNT *****

| DATE | DESCRIPTION | DEPOSITS | WITHDRAWALS | BALANCE |
|----------|----------------------------------|----------|-------------|---------|
| 1-SEP-97 | "PREVIOUS BALANCE" | | | |
| 2 SEP | POS WITHDRAWAL | 40.70 | 1,403.77 | |
| | GIANT OF OLD GEORGETOBETHESDA MD | | | |
| | EFFECTIVE 1 SEP | | | |
| 2 SEP | ATM WITHDRAWAL | 61.00 | 1,342.77 | |
| | ANNAPOLIS EASTPORT | | | |
| | ANNAPOLIS MD | | | |
| | EFFECTIVE 1 SEP | | | |
| 2 SEP | ATM WITHDRAWAL | 176.00 | 1,166.77 | |
| | CRESTAR BAWILDWOOD | | | |
| | BETHESDA MD | | | |
| | EFFECTIVE 31 AUG | | | |
| 2 SEP | CHECK# 552 | 90.00 | 1,076.77 | |
| 2 SEP | CHECK# 553 | 52.00 | 1,024.77 | |
| 2 SEP | ATM WITHDRAWAL | 101.00 | 923.77 | |
| | CHEVY CHASSAFEWAY #1365 | | | |
| | FAIRFAX VA | | | |
| 4 SEP | CASH DEPOSIT | 5,136.58 | 6,060.35 | |
| 4 SEP | CHECK# 554 | 228.44 | 5,831.91 | |
| 4 SEP | ATM WITHDRAWAL | 101.00 | 5,730.91 | |
| | 9280 OLD CIRRUUS ATM | | | |
| | BURKE VA | | | |
| 5 SEP | CHECK# 557 | 420.63 | 5,310.28 | |
| 5 SEP | ATM WITHDRAWAL | 51.00 | 5,259.28 | |
| | MELLON BANBETHESDA | | | |
| | BETHESDA MD | | | |

Fig. 6B

-CONTINUED-

08</pre>

File 6C

PRESIDENTIAL SAVINGS BANK FSB
INTERNET TEST ACCOUNT #1
4520 E WEST HWY
BETHESDA MD 20814-3319

PAGE

STATEMENT END DATE
30-SEP-97

| DATE DESCRIPTION | | DEPOSITS | WITHDRAWALS | BALANCE |
|------------------|------------|----------|-------------|----------|
| 11 SEP | CHECK# 567 | | 40.56 | 3,766.12 |
| 11 SEP | CHECK# 561 | | 1,087.55 | 2,678.57 |
| 11 SEP | CHECK# 568 | | 207.00 | 2,471.57 |
| 11 SEP | CHECK# 565 | | 199.78 | 2,271.79 |

Fi. 6D

| | | | |
|--------|------------------------------------------|----------|----------|
| 11 SEP | ATM WITHDRAWAL | 101.50 | 2,170.29 |
| | SIGNET/MD 1776 EAST JEFFERSOROCKVILLE MD | | |
| 12 SEP | CHECK# 562 | 570.51 | 1,599.78 |
| | EFFECTIVE 11 SEP | | |
| 12 SEP | CHECK# 572-C | 200.00 | 1,399.78 |
| 12 SEP | CHECK# 560 | 25.75 | 1,374.03 |
| 13 SEP | ATM WITHDRAWAL | 201.00 | 1,173.03 |
| | FIRST VIRG9521 BRADDOCK RD FAIRFAX VA | | |
| 13 SEP | ATM WITHDRAWAL | 50.00 | 1,123.03 |
| | PRESIDENTI4520 EAST-WEST HIGBETHESDA MD | | |
| 15 SEP | ATM WITHDRAWAL | 96.00 | 1,027.03 |
| | CRESTAR BACATHEDRAL 2 WASHINGTONDC | | |
| | EFFECTIVE 14 SEP | | |
| 15 SEP | CHECK DEPOSIT | 72.99 | 1,100.02 |
| 15 SEP | CHECK# 566 | 50.00 | 1,050.02 |
| 15 SEP | CHECK# 564 | 28.12 | 1,021.90 |
| 16 SEP | POS WITHDRAWAL | 100.00 | 921.90 |
| | GIANT OF M10400 OLD GEORGETOBETHESDA MD | | |
| 17 SEP | CHECK# 574 | 39.57 | 882.33 |
| 17 SEP | CHECK# 573 | 185.22 | 697.11 |
| 17 SEP | POS WITHDRAWAL | 30.00 | 667.11 |
| | GIANT OF M10400 OLD GEORGETOBETHESDA MD | | |
| 18 SEP | ATM WITHDRAWAL | 100.00 | 567.11 |
| | PRESIDENTI4520 EAST-WEST HIGBETHESDA MD | | |
| 19 SEP | CHECK DEPOSIT | 1,300.00 | 1,867.11 |
| 19 SEP | CHECK# 563 | 1,480.67 | 386.44 |
| | EFFECTIVE 18 SEP | | |

Fig. 6E

Fig. 6F

19 SEP ATM WITHDRAWAL 20.00 366.44
PRESIDENTIAL SAVINGS BANK FSB
4520 E WEST HWY
BETHESDA MD 20814-3319
20 SEP ATM WITHDRAWAL 201.50 164.94
INTERNET TEST ACCOUNT #1
22 SEP CHECK DEPOSIT 1,550.00 1,714.94
24 SEP CHECK# 575 1,000.00 714.94
29 SEP ATM WITHDRAWAL 101.50 613.44
CRESTAR BACONGRESSIONAL ROCKVILLE MD

-CONTINUED

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</pre> 612

<pre> 614

PRESIDENTIAL SAVINGS BANK FSB
INTERNET TEST ACCOUNT #1
4520 E WEST HWY
BETHESDA MD 20814-3319

ACCOUNT 99-99-999999

032323 43607660

00000048607560

| STATEMENT END DATE | PAGE |
|-------------------------------------------------------------------|-------------------------------------------|
| 30-SEP-97 | 3 |
| 99-99-99999 | |
| DATE DESCRIPTION | BALANCE |
| ----- | DEPOSITS WITHDRAWALS ----- |
| EFFECTIVE 28 SEP | |
| 29 SEP JOURNAL CREDIT | 2,100.23 2,713.67 |
| MONTGOMERY COUNTY PAYROLL | |
| EFFECTIVE 30 SEP | |
| 30 SEP POS WITHDRAWAL | 46.13 2,667.54 |
| SUTTON PLA10323 OLD GEORGETOBETHESDA MD | |
| 30 SEP INTEREST CREDIT | 7.61 2,675.15 |
| 30-SEP-97 "NEW BALANCE" | -----> 2,675.15 |
| TOTAL AMOUNT OF CREDITS | 10,167.41 TOTAL AMOUNT OF DEBITS 8,936.73 |
| NUMBER OF CREDITS | 6 NUMBER OF DEBITS 42 |
| TOTAL AMT. ATM CREDITS | .00 TOTAL AMT. ATM DEBITS 1,704.00 |
| NUMBER ATM CREDITS | 0 NUMBER ATM DEBITS 16 |
| TOTAL AMT. POS CREDITS | .00 TOTAL AMT. POS DEBITS 216.83 |
| NUMBER POS CREDITS | 0 NUMBER POS DEBITS 4 |
| ***** ANNUAL PERCENTAGE YIELD EARNED (APYE) ***** | |
| DAYS IN PERIOD = 30 INTEREST PAID = 7.61 | |
| AVERAGE BALANCE = 1,826.95 ANNUAL PERCENTAGE YIELD EARNED = 5.19% | |
| ***** | |

Fig. 6G

002220" 49607560

| CHECKS----- | | CHECKS----- | | CHECKS----- | |
|-------------|-------|-------------|------|-------------|----------|
| ITEM | DATE | AMOUNT | ITEM | DATE | AMOUNT |
| 552 | 02SEP | 90.00 | 561 | 11SEP | 1,087.55 |
| 553 | 02SEP | 52.00 | 562 | 12SEP | 570.51 |
| 554 | 04SEP | 228.44 | 563 | 19SEP | 1,480.67 |
| * | 556 | 08SEP | 564 | 15SEP | 28.12 |
| | 557 | 05SEP | 565 | 11SEP | 199.78 |
| 558 | 10SEP | 32.51 | 566 | 15SEP | 50.00 |
| 559 | 10SEP | 325.00 | 567 | 11SEP | 40.56 |
| 560 | 12SEP | 25.75 | | | |

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</pre>

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</html>

Fig. 6H

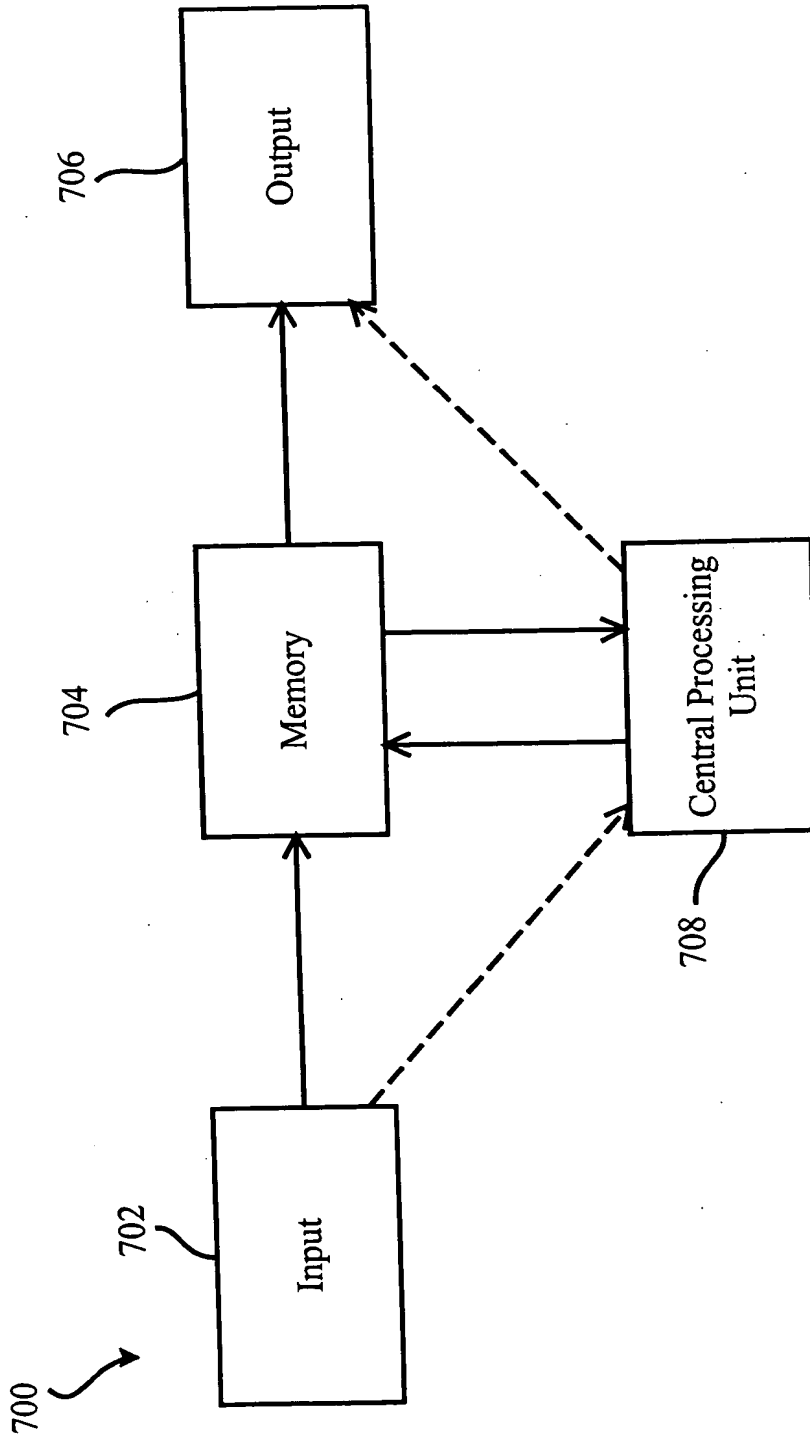


Fig. 7A

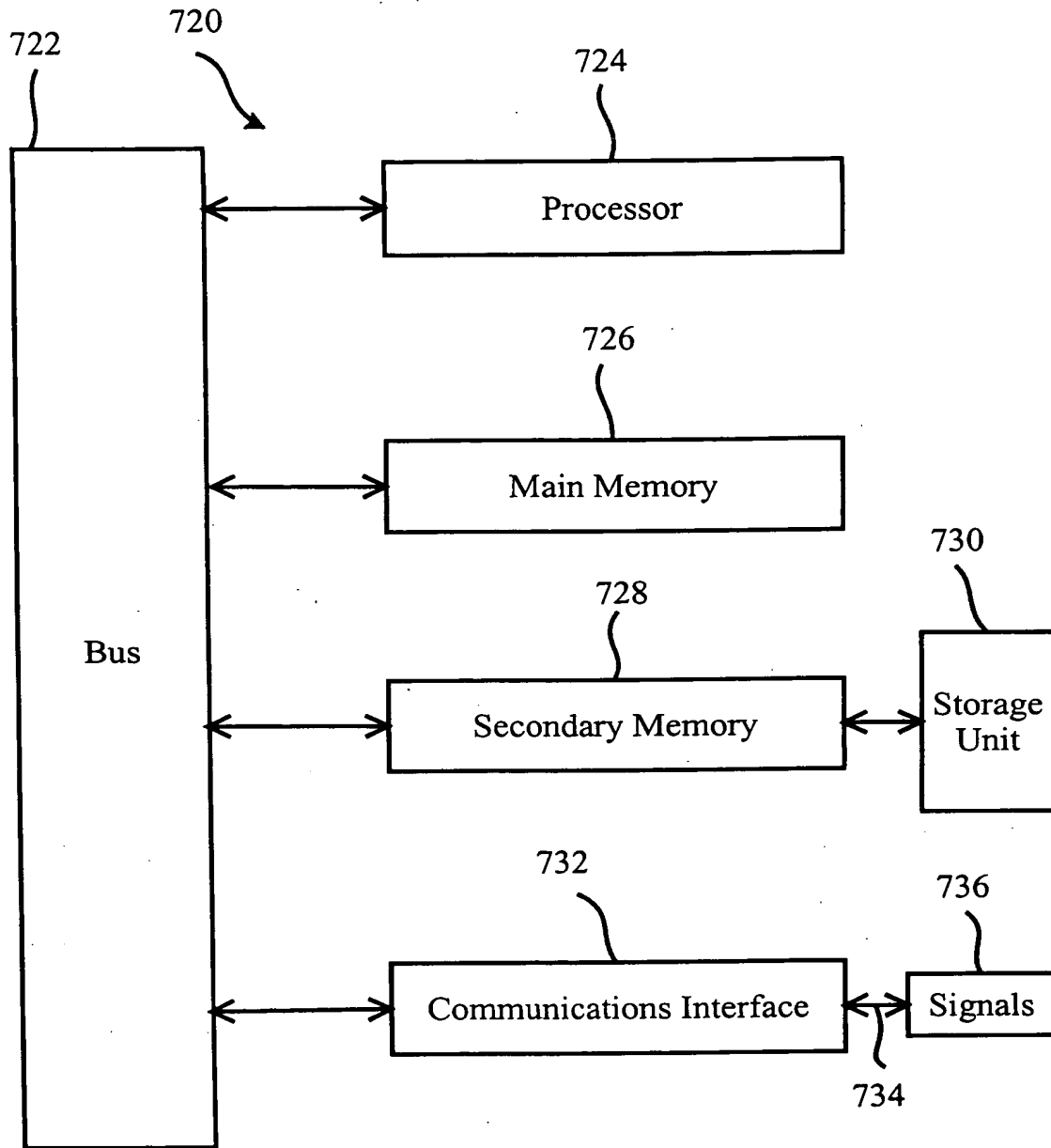


Fig. 7B